











— Clarice Gibson, Corres. —







Jean Owen



Pamela Morgan



Cheryl Eliot



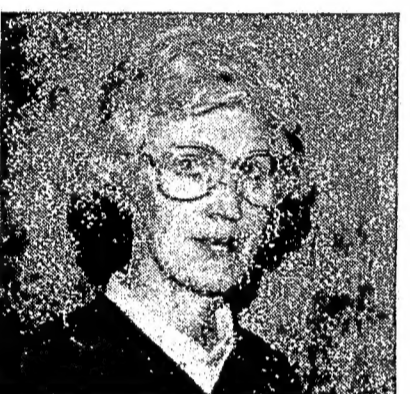
Martha Katlin



Kimball Ames



Janine Buck



Judy Webster



Cecelia Hoy



Frances Clark



Vicky Myers



Mary Ann Brown

## What's Happening At The BETHEL SAVINGS BANK

### Why All the Changes??

### WE ARE GROWING!!

Due to the continued support of the communities served, we have grown 40% in assets over the past two years. Growing pains as well as continual changes in banking laws and regulations have forced us to add people to our staff and expand the use of space as we broaden the services that we offer to you, our customers.

New faces are appearing, ready and willing to help you. The "old" faces are still here although maybe not where you can see them easily. Never the less they are still working for you.

We are endeavoring to make your bank better than ever as we try to give you the customer service and money market advice you well deserve.

One way we hope to improve our service is by the installation of an on-line computer system throughout the bank and its branches. We're convinced this system will aid us in many ways to improve the bank's operations. This will be new to us as well as to you, and we hope you will bear with us through the initial change-over scheduled for mid-March. We are all excited about it as we know it will allow us to better serve you in the future.

All these changes and additions are being made for you, the customers. Your deposits help us grow so we can support the communities served in their efforts to survive these trying economic times.

As a mutual savings bank, Bethel Savings is your bank. Our depositors are owners and have an interest in seeing that their neighborhood bank thrives. If we continue to work together through these changing times, we will all benefit.

COME IN AND SAY "HELLO"



Jim Delamater



Althea Hathaway



Colleen Boyd



Cheryl Angevine



Marilyn Wyman



Carol Drown



Dottie Bartlett

Member FDIC



